



Credit Building Program Macomb County MI

This is what we call the bottomless black hole of debt. There is no getting out from under debt using pay day loans.

It always starts off with this one time. You need an advance of a few bucks to hold you over until Friday when you get paid. You spend that money before you have it. Then, pay day arrives, and they want their money, and then some. That “and then some” is called interest. We call it usury.

So now you’re in the hole again. You had less money this week because of the pay day place taking their cut, and you pre-spent this week’s money. Gas isn’t getting any cheaper, so Tuesday comes around, and you’re back at the same Pay Day Loans place. But this time, you showed up a couple of days earlier than last week. Hey, the budget is tight, and you need some cash.

Well, guess what? The folks at the pay day loan place will gladly give you your money early. It would be their pleasure. Because it’ll be your pain when you’re paying through the nose in interest, as this racket takes advantage of you and your livelihood.

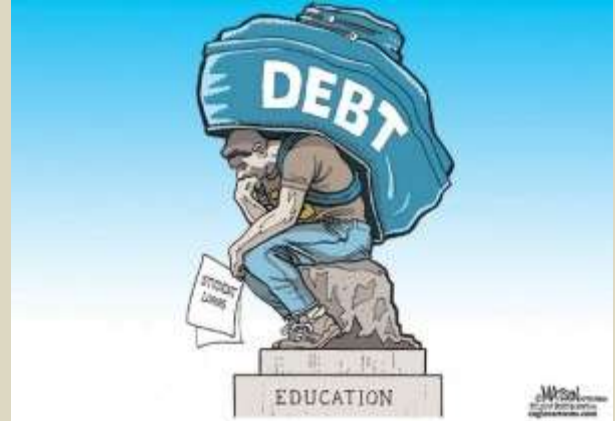
Bankruptcy may be the right solution for you.

Know your options.

Call (248) 546-2800 for a no obligation consultation

Michigan Student Loan Relief | Bankruptcy Can Help

With new and good paying jobs in short supply, even with a college degree, it can be difficult to secure a lucrative job nowadays. Often, people are taking jobs unrelated to their field of study, just to get some income coming in. Unfortunately, your student loan lender wants their money, based on the promissory note you agreed to, regardless of whether you are employed or not and regardless of how much you may or may not be earning.



Now, it is true that student loans cannot be discharged by filing bankruptcy in Michigan (or elsewhere, for that matter.) But, we can still help.

By filing bankruptcy, we can restructure your repayments to the lending institution. We'll get half of your school loan on a 3-5 year payment plan, with zero interest. This will give you that time to still continue paying off your school loans, and allow you to get ahead, so when you are off of this new restructured payment plan, you'll have a leg up in getting the rest of it paid.

Credit Education & Support for our Clients | 720 Credit Score

At Gudeman & Associates, we know that your bankruptcy is only part of your concern: You also want to get back to a normal life. This includes rebuilding your credit score as fast as possible.

For years, we have been meeting with clients who are terrified about the future: How will you survive in a world that will judge you based on your credit score

You need credit to rent an apartment, buy a car. In fact, more and more, employers are running credit checks on potential employees.



We've listened to your concerns and then we found answers.

In our research, we've discovered a few things:

- If you take immediate steps to start rebuilding your credit score after a bankruptcy, you can see a 720 credit score 12 to 24 months after your bankruptcy has been discharged.
- Most people get taken advantage of by “credit repair” scams.

Because our clients are so concerned about their credit, we searched high and low for the best credit education program out there. After testing the program, we learned that people who have been through 720CreditScore.com's credit program (7 Steps to a 720 Credit Score) transform their credit scores, usually within 24 months of declaring bankruptcy.

An Overview of Bankruptcy

The ability to obtain a release or discharge of our debts is rooted in the Constitution. Our founding fathers felt it so important, that bankruptcy was included in our founding documents and the Constitution orders Congress to pass laws that provide for Bankruptcy. That's right.

laws are passed in response to the U.S. Constitution. They create rights for you and are intended to protect you from creditors when you need it most and to give you a fresh start. As such, bankruptcy is not an ending; it is a new beginning for you and your family. If you need to use the help that the founding fathers of our country wanted to provide to you, Gudeman & Associates' Law Center for Debt Relief is here to help you.

- ❖ Do you fear your home going into [foreclosure](#)
- ❖ Are those [medicinal bills](#) making you ill?
- ❖ Are the [creditor calls](#) becoming more and more aggressive?
- ❖ Are utility companies threatening to turn off the power?
- ❖ Are you looking for somewhere to hide your car from the Repo man?
- ❖ Does it hurt when you open up your pay check, and see a quarter of your take home has been [garnished](#)



- ❖ Is the “Friend of the Court” not being very friendly to your current economic woes?

Bankruptcy Stops Creditor Harassment

Many Creditors and their collection agencies use scare tactics and harassment. Some are downright abusive. Creditors don't have your best interests at heart. They do not care about you, whatsoever. Their job is just to get the money that you owe. They have no interest in getting you through the tough times that you may be experiencing. They only want money! Giving them money is the only thing that will stop them from calling you every day and perhaps sending you dunning collection letters.



But, if you have an Attorney they must stop! After you retain Gudeman & Associates as your Attorney, we will advise you about what the Creditors can and cannot do without violating the law. Once you know too, this knowledge will take away the ability of the Creditor to use scare tactics on you. You don't have to be afraid anymore! You will be able to answer your phone without the fear that it will be still another creditor seeking to get your money by harassing you, day in, day out, because once you get your bankruptcy case filed, the calls and the letters will stop.

Stop Harassing Creditor Phone Calls

Have you been on the receiving end of harassing creditor phone calls? Then you know that those calls can be completely nerve-racking, unsettling, frightening and intimidating. Those calls can shake-up anyone. They may cause you to question whether or not they can they really do what they threatening to do to you

For more information please visit

<http://www.gudemanlaw.com>